

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Lashundia Denise Reed  
Debtor

Case No. 25-01065-JAW  
Chapter 13

District/off: 0538-3  
Date Rcvd: Jul 30, 2025

User: mssbad  
Form ID: pdf012

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Lashundia Denise Reed, 305 Mead St, Forest, MS 39074-3719

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:**

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Debtor Lashundia Denise Reed trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Torri Parker Martin	tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

---

SO ORDERED,



Judge Jamie A. Wilson  
United States Bankruptcy Judge  
Date Signed: July 30, 2025

The Order of the Court is set forth below. The docket reflects the date entered.

---

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

In re:

LASHUNDIA DENISE REED

Case No.: 25-01065- JAW

DEBTOR.

Chapter 13

**ORDER CONFIRMING CHAPTER 13 PLAN**

The debtor's plan was filed on 04/25/2025, and amended/modified by subsequent order(s) of the court, if any. The plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

IT IS ORDERED THAT:

1. The debtor's chapter 13 plan attached hereto is confirmed.
2. The following motions are granted (*if any*):
  - a. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims made under Rule 3012 (§ 3.2 of the plan);
  - b. Motion to avoid lien pursuant to Section 522 (§ 3.4 of the plan).
3. The stay under Section 362(a) is terminated as to the collateral only and the stay under Section 1301 is terminated in all respects regarding collateral listed in Section 3.5 of the plan (*if any*).
4. All property shall remain property of the estate and shall vest in the debtor only upon entry of discharge. The debtor shall be responsible for the preservation and protection of all property of the estate not transferred to the trustee.
5. The debtor's attorney is awarded a fee in the amount of \$4,000.00 of which \$3,728.00 is due and payable from the estate.

**##END OF ORDER##**

Approved:

/s/ THOMAS CARL ROLLINS, JR.  
THOMAS CARL ROLLINS, JR. – MSB # \_\_\_\_\_  
THE ROLLINS LAW FIRM, PLLC  
P.O. BOX 13767  
JACKSON, MS 39236  
Phone: (601)500-5533  
e-mail: trollins@therollinsfirm.com

Submitted by:

/s/ Torri Parker Martin  
Torri Parker Martin  
Standing Chapter 13 Trustee  
200 North Congress Street, Suite 400  
Jackson, MS 39201  
Ofc: 601-981-9100  
Fax: 601-981-1983  
Email: [tpm@tpmartinch13.com](mailto:tpm@tpmartinch13.com)

Fill in this information to identify your case:

Debtor 1	<b>Lashundia Denise Reed</b>
	Full Name (First, Middle, Last)
Debtor 2	
(Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	<b>SOUTHERN DISTRICT OF MISSISSIPPI</b>
Case number:	<b>25-01065</b>
(If known)	

Check if this is an amended plan, and list below the sections of the plan that have been changed.

**3.5**

## Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

### Part 1: Notices

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

<b>1.1</b>	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
<b>1.2</b>	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
<b>1.3</b>	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

### Part 2: Plan Payments and Length of Plan

#### 2.1 Length of Plan.

The plan period shall be for a period of **60** months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

#### 2.2 Debtor(s) will make payments to the trustee as follows:

\$713.50

Debtor shall pay **\$554.64** ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

**USDA FSIS  
258 Marquette Ave 4520 114TH ST.  
Minneapolis MN 55401-0000 URBANDALE, IA 50322-5410**

Debtor

**Lashundia Denise Reed**

Case number

**25-01065**

Joint Debtor shall pay \_\_\_\_\_ ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

---



---



---

#### **2.3 Income tax returns/refunds.**

*Check all that apply*

- Debtor(s) will retain any exempt income tax refunds received during the plan term.
- Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- Debtor(s) will treat income refunds as follows:

#### **2.4 Additional payments.**

*Check one.*

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

#### **Part 3: Treatment of Secured Claims**

##### **3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).**

*Check all that apply.*

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- Insert additional claims as needed.*

##### **3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..**

- None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

##### **3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

##### **3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

##### **3.5 Surrender of collateral.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

- The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor
<b>Family Choice Financia</b>
<b>***Purchasing Power</b>
<b>United Credit</b>
<b>World Finance</b>

Household Goods	Collateral
	UNSECURED POC FILED
Jewelry, Household Goods	POC FILED
Household Goods	POC FILED
Household Goods	UNSECURED POC FILED

*Insert additional claims as needed.*

Debtor

Lashundia Denise Reed

Case number

25-01065**Part 4: Treatment of Fees and Priority Claims****4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

No look fee: 4,000.00

Total attorney fee charged: \$4,000.00

Attorney fee previously paid: \$272.00

Attorney fee to be paid in plan per confirmation order: \$3,728.00

Hourly fee: \$\_\_\_\_\_. (Subject to approval of Fee Application.)

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

*Check one.*

- |                                     |   |
|-------------------------------------|---|
| <input type="checkbox"/>            | <b>None.</b> If "None" is checked, the rest of § 4.4 need not be completed or reproduced. |
| <input checked="" type="checkbox"/> | Internal Revenue Service <u>\$4,002.75</u> POC FILED                                      |
| <input type="checkbox"/>            | Mississippi Dept. of Revenue <u>\$0.00</u>  |
| <input type="checkbox"/>            | Other <u>\$0.00</u>   |

**4.5 Domestic support obligations.**

**None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- |                                     |  |
|-------------------------------------|--|
| <input type="checkbox"/>            | The sum of \$  |
| <input checked="" type="checkbox"/> | <u>100.00</u> % of the total amount of these claims, an estimated payment of \$ <u>57,162.06</u>         |
| <input type="checkbox"/>            | The funds remaining after disbursements have been made to all other creditors provided for in this plan. |

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.**

**None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

**None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified

Debtor

**Lashundia Denise Reed**Case number **25-01065**

below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage
				if any exists, to be paid direct by debtor
Westlake Portfolio	2017 Chevy Malibu lease	\$529.00	\$0.00	

Disbursed by:  
 Trustee  
 Debtor(s)

*Insert additional contracts or leases as needed.*

---

**Part 7: Vesting of Property of the Estate**

---

**7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.**

---

**Part 8: Nonstandard Plan Provisions**

---

**8.1 Check "None" or List Nonstandard Plan Provisions**

**None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

**The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.**

**Absent an objection, any Proof of Claim filed by the IRS and/or MS Dept. of Revenue shall be paid pursuant to the claim.**

---



---

**Part 9: Signatures:**

---

**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

*The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.*

X /s/ Lashundia Denise Reed

**Lashundia Denise Reed**

Signature of Debtor 1

X

\_\_\_\_\_  
Signature of Debtor 2

Executed on June 19, 2025

Executed on \_\_\_\_\_

**305 Mead St**

Address

**Forest MS 39074-0000**

City, State, and Zip Code

Telephone Number

Address

City, State, and Zip Code

Telephone Number

X /s/ Thomas C. Rollins, Jr.

**Thomas C. Rollins, Jr. 103469**

Signature of Attorney for Debtor(s)

**P.O. Box 13767**

**Jackson, MS 39236**

Address, City, State, and Zip Code

**601-500-5533**

Telephone Number

**trollins@therollinsfirm.com**

Email Address

Date June 19, 2025

**103469 MS**

MS Bar Number